SOUTHERN DISTRICT			
In re:		Chapter 11	
Michael A. Damergis,		Case No. 19-22543 (RDD)	
Deb	tor X	AFFIDAVIT OF CHAPTER 11 PURSUANT TO LR 1007-1	
State of New York)		
County of Westchester) ss:)		

Michael A. Damergis, being duly sworn, deposes and says:

UNITED STATES BANKRUPTCY COURT

- 1. I am the Debtor herein. I am personally familiar with all of the matters set forth below.
- 2. I hold an interest in real estate in the form of two (2) homes. The first being my primary residence located at 696 Ridgeway, White Plains, New York 10605. I own and maintain one (1) investment property located at 1 Copper Beech Circle, New Rochelle, New York 10804.
- 3. I seek to enter into a plan for the payment of existing unsecured debts and to restructure my existing secured debt which is greater than the value of certain holdings.
 - 4. The Petition in this matter is to be commenced as a Chapter 11.
 - 5. With respect to the holders of the 10 largest unsecured claim:

1.	Unifund CCR LLC	\$15,809.22
2.	Credit One Bank	\$1,069.00
3.	Express Ambulance Service	\$956.00
4.	Capital One	\$892.00
5.	White Plains Hospital	\$716.00

(These are the only unsecured claims)

6. The secured claims are as follows:

	Creditor	Property Description	Value
1.	Select Portfolio Servicing	First Mortgage for 696 Ridgeway	\$1,121,806.38
2.	Selene Finance	Second Mortgage for 696 Ridgeway	\$275,000.00
3.	Ocwen Loan Servicing, LLC	First Mortgage for 1 Copper Beech Circle	\$1,500,000.00

7. The priority claim are as follows: **None**

- 8. Summary of Assets and Liabilities:
 - a. Assets:

	Description	Location / Address	Value ¹
1.	Primary Residence	696 Ridgeway, White Plains, NY 10605	\$880,000.00
2.	Single Family Investment Property	1 Copper Beech Circle, New Rochelle,	\$1,400.000.00
		NY 10804	

- 9. <u>Liabilities:</u> The unsecured debts listed in Schedule F, the priority debts listed in schedule E and the secured debts listed in Schedule D.
 - 10. No securities of the Debtor are publicly held.
- 11. At this time the real property of the debtor is not in possession or custody of any custodian, public officer, pledge, assignee of rents, or secured creditor, or agent for any such entity.
 - 12. Debtor's assets are located in the State of New York, Westchester County.
- 13. At this time, the only proceedings pending or threatened against the debtor are the following:
 - a. Foreclosure: Deutsche Bank National Trust Company v. Michael A. Damergis, et al., Index No. 70464/2012
 - b. Consumer Credit Transaction: *Unifund CCR LLC vs. Michael A. Damergis*, *Index No. 53139/2014*

Dated: White Plains, New York February 27, 2019

Michael A. Damergis, Debtor

Sworn to before me on this

Hay of February 2019

Notary Public

ALYSSA N. FIORENTINO
NOTARY PUBLIC, STATE OF NEW YORK
Registration No. 01F16383077
Qualified in Rockland County
Commission Expires November 13, 2022.

¹ All property valuations are subject to change upon receipt of appraisals.